

Disclaimer

This document is a summary of participant discussions and presentations and does not represent the official policy or position of the U.S. Department of Urban Development (HUD).

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Executive Summary

Introduction

The Department of Housing and Urban Development (HUD), Office of Native American Programs, (ONAP) held seven Native Housing Needs Outreach Sessions (“Outreach Sessions”) from December 1, 2010 through March 24, 2011.

This was the third of seven facilitated regional sessions:

<i>Denver, Colorado</i>	<i>December 1-2, 2010</i>
<i>Reno, Nevada</i>	<i>December 14-15, 2010</i>
<i>Honolulu, Hawaii</i>	<i>January 12-13, 2011</i>
<i>Oklahoma City, Oklahoma</i>	<i>January 26-27, 2011</i>
<i>Hollywood, Florida</i>	<i>February 23-24, 2011</i>
<i>Seattle, Washington</i>	<i>March 2-3, 2011</i>
<i>Anchorage, Alaska</i>	<i>March 23-14, 2011</i>

The two day session encouraged an exchange of ideas leading to identification of key problem areas and barriers to affordable, sustainable housing on Hawaiian homelands, strategies for improvement and change, and identified model approaches. This session also served as an introduction to HUD’s Assessment of Native American, Alaska Native, and Native Hawaiian Housing Needs (“HUD Housing Needs Study”), and provided participants the opportunity to comment on the study’s survey design.

Outreach efforts for the session focused on community leaders and community organizations as well as federal agencies, state agencies, and private sector and non-profit organizations.

Stakeholders were from primarily from Hawaii. A total of 116 attended the sessions: Government Agency (23), Housing Authority (2), Non-Profit (15), Private Sector (7), Native Hawaiian (34), Unknown (48). A list of attendees is located in Appendix B.

The Outreach Sessions were designed to maximize the amount of time participants had to discuss issues within a small group setting and provide feedback to a session facilitator. Five breakout topics were developed in cooperation with the Department of Hawaiian Homelands.

- Housing and Community Needs
- Community Planning, Development and Infrastructure
- Sustainable Community and Environmental Wellness
- Leveraging Funding and Finance for Beneficiaries and DHHL (Department of Hawaiian Home Lands)

- Use of Hawaiian Home Lands as an Engine of Economic Development

Each of the breakout sessions began with a presentation by guest presenter on some initiative related to that topic area. Then participants worked together to develop a profile of community and economic need for the breakout topic. This included: prioritizing the need, defining barriers to addressing the need, developing strategies to overcome barriers, and identifying resources and entities for implementation. On the afternoon of the second day, HUD facilitated breakout sessions to address the second goal of the outreach session, to get tribal feedback on the HUD Housing Needs Study.

Key Messages

Although the participants dealt with a disparate set of topics and problems their prioritizations indicate some key themes or messages. These included:

- A clear need for information sharing/education with homestead beneficiaries. This ranges from issues such as financial literacy and home maintenance to information on how to effectively leverage trust equities.
- A need for the homestead communities to assume more of the community development responsibilities from DHHL. This would involve more programs at the homestead association level as well as inviting in other organizations to support community development.
- Consider revising the existing Hawaii Housing Block Grant legislation with an eye on revising the legislation to allow DHHL and homestead residents to have more flexibility in leveraging homestead equity for developmental purposes.
- While there is a clear need for new funding streams to be found for the homelands there also must be a clear recognition that new investments and alternative uses of the lands must not unalterably disturb the cultural integrity of the homelands.

Recommendations for the HUD Housing Needs Study

Session participants were asked to provide comment on the outreach approach and survey questions to be used in the HUD Housing Needs Study. As a reference, participants were provided copies of the Hawaii Discussion Guides from the 1996 Study and were asked to provide recommendations on the appropriateness, relevance and scope of the questions.

Study Design and Outreach to Native Hawaiians

- PD&R should explore ways to include a Household Survey in the Hawaii component to make its findings consistent with the rest of the national study.
- The study should include data on/interviews with three groups: beneficiaries, those on wait list, and those not on wait list.
- The study needs to collect information directly from the beneficiary community, if not from a Household Survey then from homestead associations.
- When interviewing organizations make sure that the study team to avoid hearing only a single voice from one organization.

Beneficiary Interviews

- Need to have questions concerning “trapped equity” on homestead lands. How can beneficiaries access?
- Need to gain opinions of beneficiaries on responsiveness of the DHHL and other agencies to their needs.
- Have questions on the ability of local communities to attract funds outside of DHHL.

DHHL Staff Interviews

- Obtain information on percentage of pastoral and/or agricultural families deriving income from leased land.
- How does the agency define Native Hawaiian?
- Be sure that interviews get wide organizational perspective with interviews with various offices including Land Development, Housing, Planning, Homestead Services, and Labor Development.

Non-profit Organization Interview Guide

- Document the number and type of organizations putting resources into the Native Hawaiian community.
- Get specific information on how other organizations are/can provide services/funding for non-DHHL beneficiaries.

Report Format

The following report: 1) provides additional detail on the structure and the topics discussed during the outreach session; 2) provides an analysis of common themes that cut across the two

days of the session; 3) presents the key needs and action strategies developed by participants at the outreach session; 4) provides model activities as identified by participants; and 5) provides detailed comments on the HUD Housing Needs Study.

Introduction

Purpose

This document is the Proceedings Report of the January 12-13, 2011, Native Hawaiian Housing Needs Assessment Outreach Session (“outreach session”). This was the third of seven facilitated regional outreach sessions to provide participants the opportunity to:

- **Tell the story of Indian Country including Native Americans, Alaska Natives, and Native Hawaiians.** Housing needs have broadened with emerging concerns about sustainability, healthy/green communities and housing’s role in economic and community development. Help create new baselines and definitions of housing needs for Native Hawaiian communities.
- **Create strategies for action and change.** Work in structured, interactive breakout sessions with community representatives and public and private stakeholders on issues, barriers and actions to develop innovative approaches to sustainable communities and economies.
- **Learn about the Native American Housing Needs Study mandated by Congress.** Have your input in the study assessment approach and structuring of questions. Hear how Native Hawaiian communities can benefit from participating in such an important study.

This Session encouraged an exchange of ideas leading to identification of key problem areas and barriers to affordable, sustainable housing in Indian Country and, ultimately, recommendations for improvement and change.

Scope of the Report

This report focuses on highlights of the results of participant discussions, ideas, and recommendations from plenary and breakout sessions. This captures, in summary form, what participants said and recommended with respect to both their identification of housing needs and action strategies, as well as comments and recommendations relating to the HUD Policy Development and Research (PD&R) Assessment of Native American, Alaska Native, and Native Hawaiian Housing Needs Study (“HUD Housing Needs Study”).

Session Goals

1. To reach out to Native Hawaiian leaders and beneficiaries, the Department of Hawaiian Home Lands, and other key stakeholders to seek their input on housing needs and to generate a discussion on the impact housing development has on local communities and economies.
2. To engage Native Hawaiian housing stakeholders, including federal agencies, private sector, non-profit, and state entities to examine barriers and develop action strategies needed to create affordable housing opportunities as well as sustainable communities and economies.

3. To discuss the HUD Housing Needs Study and to solicit recommendations on the implementation of the study.
4. To provide a forum that generates a participatory environment to allow all Native American, Alaska Native and Native Hawaiian housing stakeholders to offer their perspective of native housing needs.

Importance of the Session With Respect to the HUD Housing Needs Study

The purpose of the HUD Housing Needs Study is to meet the Congressional mandate for a study of the housing needs of Native Americans. In addition to examining housing needs, the study will examine overall population characteristics, geographic locations, and economic conditions of the population.

In this light, this session assisted in serving the following objectives:

- To inform participants about the scope and design of the study, the importance of participation, and the benefits of a new and accurate assessment of housing need.
- To review the study's outreach plan and to obtain stakeholder's advice on planning and implementing the study.
- To review and solicit feedback for interview questions, as well as identify what the stakeholders want to learn from the survey.
- To further improve and target the research design of the study.

Meeting Format

The meeting included five plenary sessions:

1. An introductory session that included an overview of the PD& R Native American Housing Needs Study and general session guidelines.
2. A presentation of key housing needs and priorities for all five Day One breakout sessions.
3. A Day Two kickoff session on common themes and Day Two "Road Map."
4. Presentation of action strategies for all five Day Two breakout sessions.
5. Closing session on workgroup presentations regarding the HUD Housing Needs Study and next steps in the outreach process.

Two-thirds of the two-day meeting was devoted to breakout sessions to maximize the opportunity for participant interaction and sharing of issues and solutions. These were organized into three building blocks:

1. Discussion of housing needs, issues, and barriers – including group identification of priority concerns from the menu of breakout topics.
2. Discussion of action strategies on housing needs.
3. Review of previous Native Hawaiian Housing Needs Assessment and ideas to improve the study design and interview questions.

Session Topics

The following pages provide a copy of the breakout session topics for the Outreach Session.

Native Hawaiian Breakout Topics

Discussion Topic	Description	Subtopics
Housing and Community Needs	Affordable housing needs and the choices that are available have changed over the past decade. This session will examine the needs for affordable housing on Hawaiian Home Lands, the challenges posed in meeting those needs, and explore the various options for addressing those needs.	<ul style="list-style-type: none"> • The waiting list and assessing demand for leases on Hawaiian Home Lands • Increasing supply of affordable homeownership opportunities • Alternative types of multifamily rental options and products • Rehabilitation of existing homeownership housing • Culturally focused homebuyer and homeowner education, counseling and case management • Housing for the elderly • Supportive housing for the disabled, homeless, and elderly • Transitional housing • Housing size and design for singles, families, and extended families • Incorporating cultural principles in housing choices
Community Planning, Development and Infrastructure	Through community planning, housing activities can be coordinated with community, economic and infrastructure development to achieve sustainable and vibrant communities. This session will explore the effective local approaches to community planning and housing development.	<ul style="list-style-type: none"> • Regional and community land use policies and planning • Master planned homestead communities • Building capacity of homestead organizations to implement community projects • Water, sewer, electricity, and sanitation • Transportation infrastructure and roads • Energy infrastructure • Community facilities (e.g., schools, community centers, etc.) • Rehabilitation and maintenance of existing structures • IT/Communication Infrastructure • Legal Infrastructure (e.g., building codes) • Integrating cultural principles into community development
Sustainable Community and Environmental Wellness	There is an emerging recognition that health, safety, and environmental issues are essential to sustaining livable communities. This session will discuss measures to enhance the health and safety of communities.	<ul style="list-style-type: none"> • Maintaining/recovering a safe, healthy, sustainable environment • Integrating “green” concepts into housing construction • Energy retrofits of existing housing • Parks, greenways, walking paths • Availability of adequate health and education facilities • Public safety concerns (police, fire protection, etc.) • Hazard protection (floods, forest fires, evacuation centers, emergency access and evacuation, etc.) • Ecosystems and historic site preservation • Mitigating interior and exterior air quality problems
Leveraging Funding and Finance for Beneficiaries and DHHL	Federal housing grants have not kept up with increasing costs and changing community needs. This session will discuss leveraging strategies to make the most of housing resources, both for the beneficiaries on Hawaiian home lands as well as for the Department of Hawaiian Home Lands.	<ul style="list-style-type: none"> • Access to credit/capital • Leveraging of existing resources (e.g., S. 184A, FHA 247, USDA, Treasury, State and private sector) • Orchestrating funding support from non-HUD federal programs • Financial institutions and their role in the community • Challenges posed by financial institutions located on the mainland in servicing loans in Hawaii • Facilitating/leveraging public and private resources • Reinvestment of financial resources in housing and community development • Leveraging resources from innovative financing consortiums • Tax exempt financing
Use of Hawaiian Home Lands as an Engine of Economic Development	There is a strong connection between land use and economic development. This session will focus on how housing, commercial/industrial and agriculture activities can be an integral part of community economic development.	<ul style="list-style-type: none"> • Resources available from SBA • Partnering with skilled labor groups, Builder Industry Association, etc. • Use of commercial/industrial, pastoral and agricultural leases for economic development purposes • Developing a “business plan” approach for economic development • Developing and supporting local businesses • Housing as an economic development resource • Creating job opportunities for local residents

Outreach Session Outcomes

This section provides a synthesis and analysis of common themes, action/strategies, and considerations regarding implementation of the national housing study. This section represents a compilation of the results of breakout topic discussions as derived from a combination of PowerPoint slides as well as detailed note-taker notes, and a compilation of written comments by participants on what they felt was most important regarding implementation of the HUD Housing Needs Study.

- **Crosscutting Themes** – This represents common or crosscutting themes from day one discussions.
- **Priority Needs by Topic** – A summary of priority needs by topic developed during the day one breakout sessions.
- **Actions/Strategies by Challenge/Issue** – A summary of the actions and strategies to challenges/issues as presented by participants.
- **Model Approaches/Success Stories** – Model approaches/success stories recognized by participants that could serve as examples to other Native communities.
- **Comments and Recommendations regarding the HUD Housing Needs Study** – A summary of participant comments/questions on HUD Housing Needs Study outreach design and the Department of Hawaiian Home Lands and staff, and the Hawaiian Non-profit Partners proposed interview guide.

Crosscutting Themes

Listed below is a set of crosscutting themes that were discussed at the Outreach session. The lead facilitator observed these themes at both the breakout session discussions and the plenary session reports during day one. These themes were presented by the lead facilitator on the day two morning plenary session of the Hawaii Needs Assessment Outreach session as follows:

1. **Connections** – The process of outreach, including the sessions themselves, is also a voyage of connections. These connections are external and internal; external with respect to cross-agency connections (e.g., HUD, U.S. Department of Agriculture, DHHL), as well as internal connections (e.g., within homelands and across families).
2. **Balance** – There needs to be a balance between the need for policy from governance institutions and the need to recognize Hawaiian culture. This requirement for balance also extends to how to deal with targeting populations for housing. Is it waiting lists within the community or also extending the needs to other populations outside the homeland community?
3. **Value and Vision** – Value drives vision; it is both personal and communal. Value involves not just planning for current beneficiaries or for today's housing needs but also for future beneficiaries. This definition of vision and beneficiaries should require ONAP and HUD to see a new paradigm of who is the client, which is beyond agencies like DHHL and extends to all island communities and homesteads embracing a community sense of vision.
4. **Home** – Home is the center of value and is a special trust and entitlement for Native Hawaiians. There is a strong value in owning a home which is family and a place for all coming together.
5. **Sustainability and Success** – Sustainability is long-term and is a bigger picture. Sustainability has a social and cultural center and is the true "infrastructure" for development plans. Sustainability does not come from the outside but is inside and personal; but it also requires measurement tools for future accountability at all levels.
6. **Land** – Land is my relative, not my owner. We must be good stewards, not takers. The land goes back and forward many generations and is a place of teaching and practice, not just a monument. Land is our ancestor, our Kapuna.
7. **Education** – The challenge of education is not just financial literacy or knowing how to get into the housing and development game but also education in Aloha, a different literacy. Education works both ways, inside and outside, including how to navigate the inter-agency ocean of opportunities and the skills/monitoring/tools to access and leverage resources without losing the meaning of Aloha.

8. **Never Lost** – If a communal vision is present, if we are centered and aligned with Aloha, with home as the center, as the rock, if we know what home is, what that place for family is, we will never be lost in this voyage, in this ocean of opportunity and we will bring others into this embrace of Aloha.
9. **Change** – We must deal with change. Leverage it from our hearts and minds, develop the tools to adapt to change, initiate change, including the design of the National Study and Survey so it adequately represents the Native Hawaiian community.

Priority Needs and Action Strategies as Identified by Participants

This consolidates the breakout topic PowerPoint presentations prepared by Session participants into key issues or challenges and the actions and/or strategies proposed to resolve the issue/challenge. Copies of the actual presentations were sent to participants shortly after completion of the Hawaii Outreach session and may be obtained by contacting Claudine Allen, HUD Native Hawaiian Program Specialist, HUD, Honolulu, HI 96813, (808) 522-8175 x223, claudine.c.allen@hud.gov

Priority Needs by Breakout Session	
Topic	Top Priorities
Housing and Community Needs	<ul style="list-style-type: none">• Culturally focused homebuyer/homeownership education, counseling, case management• Increasing supply of affordable housing – homeownership and rental• Other housing solutions – elderly, disabled, homeless, families with children• DHHL waiting list issues and assessing demand for leases
Community Planning, Development, and Infrastructure	<ul style="list-style-type: none">• Water, sewer, electricity and sanitation• Rehabilitation and maintenance of existing structures• Regional and community land use policies and planning• Integrating cultural principals into community development• Homesteader participation
Sustainable Community and Environmental Awareness	<ul style="list-style-type: none">• Maintaining/recovering a safe, healthy, sustainable environment• Energy retrofits of existing housing• Ecosystems and historic site preservation• Integrating “green” concepts into housing construction
Leveraging Funding and Finance for Beneficiaries and DHHL	<ul style="list-style-type: none">• Parity with NAHSDA and 184 legislation• Change 247 Mortgage Insurance to National Pool• Leveraging to enhance community capacity• Lack of information flow to beneficiaries
Use of Hawaiian Home Lands Trust as an Engine of Economic Development	<ul style="list-style-type: none">• Use of commercial/industrial, pastoral and agricultural leases for economic development purposes• Creating job opportunities for local residents• Developing and supporting local businesses• Housing as an economic development resource

Actions/Strategies by Need and by Challenge/Issue

Topic 1: Housing and Community Needs

Affordable housing needs and the choices that are available have changed over the past decade. This session will examine the needs for affordable housing on Hawaiian Home Lands, the challenges posed in meeting those needs, and explore the various options for addressing those needs.

Priority Need: Culturally Focused Homebuyer Education, Counseling, Case Management	
Challenge/Issue	Actions/Strategies
Limited funding and capacity	<ul style="list-style-type: none">• Ensure financial literacy training is part of the Native Hawaiian Education Act.• Identify long-term sources of funding or institutionalized within the Department of Education.
Repairing bad credit ratings and educating potential home-buyers can take time	<ul style="list-style-type: none">• Partner with high schools to implement financial education at an early age.• Provide ongoing financial and program training; for example, for “captive” participants (e.g., those in prison, those in shelters, employed folks), provide financial literacy training at location.• For potential DHHL lessees that just go on the list, encourage them to participate in financial management education to make them better prepared.
Motivating people to participate in financial education programs to overcome social stigmas	<p>For DHHL programs:</p> <ul style="list-style-type: none">• Examine how programs are structured to make them more accessible to families who are reluctant to participate.• Approach has to be culturally sensitive and create a safe place to talk about their situation, e.g., bring in past participants to help share their stories.• More active outreach and applicable consequences.

Priority Need: Increasing Supply of Affordable Housing – Homeownership and Rental	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
High prevailing wage laws (e.g., Davis-Bacon and State wage laws); union sensitive	<ul style="list-style-type: none"> • Seek a legislative change to the Hawaii State and Federal laws pertaining to these requirements on Hawaiian Home Lands. • Develop programs that promote more sweat equity and self-help developed homes; pre-apprentice training.
High maintenance costs due to deferred maintenance	<ul style="list-style-type: none"> • Post-purchase training through home maintenance programs. • For new homes, use alternative, more durable materials (e.g., steel or concrete).
Transporting all materials adds to high costs	<ul style="list-style-type: none"> • Develop alternatives using locally available materials such as bamboo, adobe housing, as well as local energy sources such as solar and wind. • Address code and insurance issues, finding qualified contractors. • Explore feasibility of providing manufactured housing. • Explore willingness of lenders to provide loans for these structures.
Priority Need: Other Housing Solutions – Elderly, Disabled, Homeless, Families With Children	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
DHHL land/lease policy	<ul style="list-style-type: none"> • Explore modifying DHHL policy that would support the expansion of planned communities to include other kinds of housing for target population. • Explore collaborative partnerships with organizations such as Alii Trusts, Office of Hawaiian Affairs, Hawaii Public Housing Agency, et al.
Funding for supportive services available to American Indians are not available to Native Hawaiians	<ul style="list-style-type: none"> • Exploring collaborative partnerships with organizations such as Alii Trusts, Office of Hawaiian Affairs, Hawaii Public Housing. • Modify Federal legislation to provide the same authority for funding of services for Native Hawaiians.

Topic 2: Community Planning, Development and Infrastructure

Through community planning, housing activities can be coordinated with community, economic and infrastructure development to achieve sustainable and vibrant communities. This session explores the effective local approaches to community planning and housing development.

Priority Need: Rehabilitation and Maintenance of Existing Structures	
Challenge/Issue	Actions/Strategies
Better coordinate and integrate planning and infrastructure with other governmental entities	<ul style="list-style-type: none">• Need to better integrate Federal agency needs and activities:<ul style="list-style-type: none">◦ Avoid “duplication.”◦ HUD, U.S. Department of Agriculture (USDA), Department of Transportation, Education, Environmental Protection Agency, Department of Energy, U.S. Geological Survey.• A “prioritized” federal Hawaiian coordinating entity or advocacy program:<ul style="list-style-type: none">◦ Multi-tier.
Better leveraging and taking advantage of existing expertise/knowledge	<ul style="list-style-type: none">• More meetings like this (different scale).• Potential social media options should be explored.• Trust is a necessary underlying condition.
Not enough resources to rehabilitate and maintain existing structures	<ul style="list-style-type: none">• Using partnerships to leverage funds (broader).• Training/transition for people to better manage their structures. Priority setting needs to be done: <ul style="list-style-type: none">• Opportunities include use land management to generate revenue to then be used for maintaining existing structures.• DHHL is land-rich but revenue poor.

Topic 3: Sustainable Community and Environmental Wellness

There is an emerging recognition that health, safety, and environmental issues are essential to sustaining livable communities. This session discusses measures to enhance the health and safety of communities.

Priority Need: Maintaining/Recovering a Safe, Healthy, Sustainable Environment	
Challenge/Issue	Actions/Strategies
Need sources of funding and convince someone to give it; need to quantify the scope and show how to spend the funding and be accountable for it	<ul style="list-style-type: none"> Gather raw statistics, data, tell the story behind the data; tell success stories and how they save money now and over time. Use independent verification and meet DHHL requirements.
Need a responsible party , municipality or private, to maintain and prevent home from getting in same state	<ul style="list-style-type: none"> Owner education and training. Ownership and maintenance manual. Mandated counseling would help.
Jadedness of community – lots of involvement, no direction. Outside agency versus existing community, grassroots organization	<ul style="list-style-type: none"> Directors need to let homeowners know what the challenges are. Reinforce the need for maintenance through community informational meetings and homestead associations.
Multiple agencies with differing perspectives need to come together and stay for the long haul	<ul style="list-style-type: none"> Front end agreements that hold agencies accountable and stay involved in the project throughout and after completion.
Resilience and adaptability need to be included. We look to only DHHL to solve problems in our communities	<ul style="list-style-type: none"> Strong, mature community leadership. Network with other communities to see what works, establish rapport.
Need to define the size of a community – is there a limit?	<ul style="list-style-type: none"> 30 houses is a community but funding comes with economy of scale; better sources of funding comes from higher numbers. Can it be a community within a community?
Priority Need: Energy Retrofits of Existing Housing	
Challenge/Issue	Actions/Strategies
Constraints on how many people DHHL, Office of Community Services can help. Rules/ guidelines make it hard for people under certain income levels	<ul style="list-style-type: none"> Make the guidelines more flexible and out where the guidelines came from.
Energy audits to tell homeowners what needs to be done in the future and education on how to bring down energy costs	<ul style="list-style-type: none"> Homestead Associations coordinate with auditors. Legislative support - federal funding to disperse funds throughout Hawaii to supply solar water heaters, light bulbs within DHHL homestead.

Priority Need: Ecosystems and Historic Site Preservation	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
Mindset is an obstacle to development; developers want to see a quicker return because time is money; developers don't get the concept of land as a relative not to be owned but respected	<ul style="list-style-type: none"> • Educate developers. • Communication in the working relationships with communities/agencies; need to collaborate, look for common ground.
Limited space on an island with finite resources and limited cultural resources left. How to preserve that and develop the "American dream?"	<ul style="list-style-type: none"> • Smart planning, design, education, awareness, compromise, and trade-offs. What's more important to a community, house size or green space?
Priority Need: Integrating "Green" Concepts Into Housing Construction	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
Funding for technology	<ul style="list-style-type: none"> • Green is sexy, it's easy to sell because it is a growing trend. • Solar is mandated now and photovoltaic soon (there will be tax credits).
What makes sense for that community, culture? So much information and so little knowledge. As a relatively new and evolving industry, the expertise may not be there yet.	<ul style="list-style-type: none"> • Educate on a small scale by choosing the right technologies and applications, e.g., solar/wind.
Lending institutions do not recognize it as part of the appraisal (potential credit toward spending power)	<ul style="list-style-type: none"> • Not there yet but changing the status quo; when it's an industry standard, will be forced to recognize it.

Topic 4: Leveraging Funding and Finance for Beneficiaries and DHHL

Federal housing grants have not kept up with increasing costs and changing community needs. This session discusses leveraging strategies to make the most of housing resources, both for the beneficiaries on Hawaiian home lands as well as for the Department of Hawaiian Home Lands.

Priority Need: Parity With NAHASDA and 184 Legislation	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
Current language of Hawaii Block Grant legislation	<ul style="list-style-type: none">• Identify what parts of NAHASDA and Section 184 (of the Indian Home Loan Guarantee Program) to integrate into Block Grant and 184(a).• Draft new legislative language.• Statewide consultation process.• DHHL and beneficiary organization take draft legislation to Washington, DC.
Priority Need: Change 247 Mortgage Insurance to National Pool	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
Current language of National Housing Act	<ul style="list-style-type: none">• Coordinate proposed change in legislative language with HUD and Hawaii Congressional Delegation.• Renegotiate Memorandum of Understanding between state and HUD on refinancing.
Priority Need: Leveraging to Enhance Community Capacity	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
Lack of knowledge about existing sources of funding, about agency by agency requirements; lack of staff capacity to meet grant requirements including state; lack of federal collaboration	<ul style="list-style-type: none">• Develop a user friendly template to access information.• Increase funding strategies for training and technical assistance for beneficiaries.• Promote better coordination of federal agencies, particularly at the local level.• Beneficiary organizations coordinate with DHHL in funding application process and budget planning.
Priority Need: Lack of Information Flow to Beneficiaries	
<i>Challenge/Issue</i>	<i>Actions/Strategies</i>
State and federal agencies have not sufficiently valued the need for community input	<ul style="list-style-type: none">• Implement Beneficiary consultation policy in Hawaii.• Maximize venues for Beneficiary leaders and state agencies to convene.

Topic 5: Use of Hawaiian Home Lands Trust as an Engine of Economic Development

There is a strong connection between land use and economic development. This session focuses on how housing, commercial/industrial and agriculture activities can be an integral part of community economic development.

Priority Need: Use of Commercial/Industrial, Pastoral and Agricultural Leases for Economic Development Purposes	
Challenge/Issue	Actions/Strategies
General leases should have strong policies and procedures to define the leasing process	<ul style="list-style-type: none"> • Timely review of policies and procedures to ensure the land use and the disposition processes are understood by the beneficiaries. • Proactively share the context of the planning and decision making process better with the beneficiaries and community.
Maximizing culture and maximizing revenue	<ul style="list-style-type: none"> • Take time to connect and seek agreement on cultural issues and to establish western metrics and measurement tools. • Include tradition/culture into the policy and procurement development for disposal interests.
Lack of financing options to leaseholders	<ul style="list-style-type: none"> • Real agricultural development or subsistence development. • Get USDA to become more involved in the growth of agricultural financing. • Develop a Community Development Financial Institutions (CDFI) Fund that may be able to provide financing opportunities. • DHHL to explore opportunities to grow sustainable industries such as agricultural.
Lack of historical knowledge and education by State and Federal agencies	<ul style="list-style-type: none"> • Moving from past practices to new understandings. • Review of the Hawaiian Homes Commission Act (HHCA) with an emphasis on these two sections. • Education of federal/state agencies on HHCA.
Priority Need: Creating Job Opportunities for Local Residents and Encouraging the Development/Support of Local Businesses	
Challenge/Issue	Actions/Strategies
Not enough partners willing to train individuals	<ul style="list-style-type: none"> • Need to educate Native Hawaiians in job opportunities. • Identification and outreach to potential partners, and have them work with DHHL and Community-Based Organizations to develop training programs.
Designate trust land property as eligible new market tax credit areas. Needs federal legislative fix	<ul style="list-style-type: none"> • Explore with federal legislative staff the possibility of getting new market tax credits to DHHL land.
Create partnership with a Community-Based Organization to identify homes needing rehab and then rehab done through NAHASDA funds/Davis Bacon may impact the cost.	<ul style="list-style-type: none"> • Create clearing house of service providers and help coordinate access to funding for rehab.

Model Approaches/Success Stories

During the second day breakout sessions on action strategies, participants identified model approaches or success stories relating to a challenge/issue. These are compiled below by breakout session topic (except for Topics 2 and 5 for which there were no model approaches cited).

Topic 1: Housing and Community Needs	
Challenge/Issue	Model Approach/Success Stories
Limited funding and capacity for financial program literacy	<ul style="list-style-type: none"> • HOAP (Home Ownership Assistance Program) to partner with service providers (Nanakuli Housing, Hawaiian Community Assets, and Hale Huakai) and job training agencies to provide financial literacy, train people for employment, and foreclosure and lease cancellation prevention.
Repairing bad credit ratings and educating potential homebuyers can take time	<ul style="list-style-type: none"> • Partnership with Molokai High School and Molokai Charter School to provide financial literacy education. • NAHASDA Home Ownership Assistance Program financial literacy program – providing financial training through one-on-one case management for DHHL beneficiaries. • NAHASDA Self-help Home Repair program provides home maintenance training for DHHL beneficiaries on Oahu. • Financial literacy program for youth and adults on the Island of Hawaii.
Motivating people to participate in financial education programs; overcoming social stigmas	<ul style="list-style-type: none"> • Kahua Waiwai -- Teach the trainer program that provides youth financial literacy and homebuyer education at schools and nonprofit organizations. • Family Finance Project – new program to provide comprehensive financial education and support program open to Native Hawaiians. • Transitional housing literacy training program in transitional shelters.
Lower cost housing	<ul style="list-style-type: none"> • Molokai Habitat home made out of bamboo; another home has been LEED (Green Building Rating System) certified, off the grid energy, water catchment system. • Apprenticeship Program with Hawaii Carpenters Union and DHHL to teach participants how to build their homes. • CNHA modified self-help program (e.g., Anahola).
DHHL land/lease policy	<ul style="list-style-type: none"> • Ho’oponopono Transitional Housing Counseling Program; culturally sensitive mediation to help families reunite and settle old issues.

Topic 3: Sustainable Community and Environmental Wellness	
<i>Challenge/Issue</i>	<i>Model Approach/Success Stories</i>
Convince someone to give funding; need to quantify the scope – show how to spend the money and be accountable for it	<ul style="list-style-type: none"> Hawaiian Homes - Kaupuni Village – used data Jim Stone gathered. The village will also be a model for gathering data but needs a couple of years to show success.
Bringing together multiple agencies with differing perspectives that stay for the long haul	<ul style="list-style-type: none"> Kuapuni Council elder Hawaiians who advise/guide. Meeting of industry leaders/stakeholders as advisory board – a charette for planning/guidelines.
The size of a community – is there a limit? The size of a community matters; how much can the land carry with respect to food, cultural identity, jobs, parks, etc.?	<ul style="list-style-type: none"> Ocean Point as a model – not DHHL but community within a larger group.
Developers don't get the concept of land as a relative not be owned but respected	<ul style="list-style-type: none"> Mokuula an historic site on Maui also an attraction but preserved.
Topic 4: Leveraging Funding and Finance for Beneficiaries and DHHL	
<i>Challenge/Issue</i>	<i>Model Approach/Success Stories</i>
Leveraging to enhance community capacity	<ul style="list-style-type: none"> Multiple success stories in leveraging funding including, Makuu Farmer, Nanakuli Homestead, Waimanalo, Homestead, L2020, CNHA, HCA, AHHA. The range of leveraged funds goes from \$100K to \$10 million.

Comments and Recommendations Regarding the HUD Housing Needs Study

The Native Hawaiian Outreach discussion of the HUD Housing Needs Study was different in that, at the time of the session, no household surveys were planned. Discussion guidelines for the Day Two workgroups on Needs Assessment Interview Guides and Study Design focused on three topics:

- General Overarching Concerns Regarding Subject Areas and Design.
- Department of Hawaiian Home Lands (DHHL) Staff Interview Guide.
- Hawaiian Non-profit Partners Proposed Interview Guide.

Organization of Summary

Since each breakout group used the same format for discussion, this summary compiles results from the breakout groups according to the following categories:

1. General Concerns Regarding Subject Areas and Design
2. Department of Hawaiian Home Lands/Staff Interview Guide
3. Interview Guide for Non-Profit Partners
4. The Most Important Thing to Keep in Mind About the HUD Housing Needs Study

This summary compiles participant discussions that were captured by the breakout facilitators on flipcharts as well as notes from meeting note takers.

General Concerns Regarding Subject Areas and Design

- Lack of “household surveys” a primary concern:
 - Should be consistent with rest of the study on a national level.
 - Is there some way that DHHL or another local resource could collect interviews with Native Hawaiian families?
 - Potential source of data – of “Hawaiian Databook.”
- Looking across three groups:
 - Those that have leases and are in houses.
 - Wait list.
 - Those not on wait list.
- Missing question: What funding opportunities are available to serve non-DHHL beneficiaries?
- Missing Question: How to address the inability of lessees/beneficiaries to qualify for a mortgage loan?
- Missing Questions: What are the sources of funding for the respondent nonprofits, and how much funding do they receive for housing projects?
- Partners Interview (C) [Which construction methods used for new development?] needs to be reworded because there are partners that are providing non-construction services. Re-evaluate question C in general.
- Need to address USDA Rural funding opportunities that excludes both Papakolea and Kaupea.
- Ask existing nonprofit entities (Community Housing Development Organization) that access HOME funds in urban areas on the mainland and see how they envision working with Native Hawaiians. Hawaiian Home Lands are eligible. Need a nonprofit to step up because Home Lands are eligible.
- Question whether or not those providing service providers have problems conforming to County codes and standards? Have to then question county codes and standards because there are times that DHHL can be flexible with regulations and DHHL cannot inform. Be broad (e.g., Do you have any understanding of DHHL county codes and standards?).
- Capturing/quantifying “trapped equity” on homesteads and other trust lands. Unable to access equity. “We experience the same socio-economic factors as other communities. We too should be able to access equity in a recession. We would like to see how much equity is not accessed and how much could be accessed.”

- Address sources of capital that are flowing into homesteads outside of DHHL. Successes are not captured in inventory from other sources, including private and educational funding sources. Identify resources outside of DHHL homestead communities.
- Is there any room to have a larger size of organization respondents? Information gathering tools may be sent ahead of time, so that a single voice from the organization is not the only voice heard. If the number needs to be expanded, it may, there is no final decision made.
- How can we leverage our resources to have individuals surveyed in our communities?
- How do you define who is a Native Hawaiian?
- Hawaiian Families need the one on one interaction – this builds confidence and trust. We talk about Native Hawaiian values and because of that this is important.
- The people do not feel heard from departments. If you go further without that input, it reinforces the already presumed idea that institutions do not really care about what the people really need.
- Paradigm shift needs to occur at HUD to deal with Hawaii because currently DHHL is viewed as the same as tribal governments. DHHL is a facilitated government source, not a tribal government. It would benefit both communities and DHHL to work more directly with organizations and HUD would better understand and be better able to respond to needs. Beneficiary organizations CAN be compared to tribal organizations. For example, go to the individual homestead organizations rather than the officials at DHHL. HUD should know homestead leaders, not only officials from the State agency. Focus on beneficiary leaders because they are the people bringing in outside funding and directing the growth of communities. DHHL does a good job but can be inefficient and not involve all stakeholders given State agency status.
- To make the voyage of the Housing Needs Outreach successful, we need each component. We cannot go without the navigator or any other component. To leave one out will not make it successful.

Department of Hawaiian Home Lands/Staff Interview Guide

(Adapted from 1996 Report)

Questions That Should Be Used

- Need to ask the function of the staff to better understand their perspective and relationship to housing projects/responsibilities.
- What percentages of pastoral and/or agricultural families are deriving income from their leased land?
- How does the organization define Native Hawaiian, and who is your primary client? Is it dependent on blood quantum or do you serve a broader Native Hawaiian population?
- Who to interview at DHHL?
 - Land Development should be the point agency.
 - Homestead Services should be another point agency.
 - Fiscal Housing.
 - Housing.
 - Office of the Chairman.
 - Planning.
 - Labor Development.

Missing, Troubling Items or Subject Areas

- Block grant.
- For each organization, respond at least by county level.
- USDA 502 questions.
- Affordable housing cost index: Hawaii housing very expensive. Not very much data on how the index is produced everywhere. Hawaiian Home Land housing can be constructed at a lower cost, and in last survey it was only looked at in a traditional sense. Need to measure affordability cost index, and look at impact of HUD programs at 80% and below, when you look at the index you need to look at people 120%, and alter the requirements. There is a need to obtain data on actual affordability levels in Hawaii, which would impact HUD's existing index. Data source for actual amount of income used for housing costs for Native Hawaiians.
- Discover which organizations are doing significant systematic data collection on Native Hawaiian housing.
- Inclusion of pastoral and agricultural homestead demand in addition to residential and commercial demand. Homesteaders are able to build homes on their pastoral and agricultural lots, but it typically is not captured when gathering data.

- Trend line from 1996 study on characteristics of Home Land beneficiaries (for both big N and little n).
- Can DHHL really answer question 3 in guide? [What do you see as the major housing needs/problems of Native Hawaiians?]

Interview Guide for Non-Profit Partners

Questions that Should Be Used

- Other funding to serve non-DHHL beneficiary Hawaiians.
- The inability of beneficiary to qualify for mortgage?
- What are your sources of funding and how much?
- Location preference – add to Q. B [What do you see as major housing needs/problems of Native Hawaiians?]
- Do you have any federal funding sources to be directed to housing?
- Could your org. provide support to DHHL through construction/renovation/education for leasee?
- What makes you qualified to work with beneficiary community?
- Question C – Do you have an understanding of DHHL's county codes and standards?
- How many people do you serve? How many are Native Hawaiians? And how many Native Hawaiians?
- What are the areas/places that need services? And what type of services?

Missing or Troubling items

- Nonprofit Section D [Working Relationship with DHHL] – location preference of housing problems should be included.
- Question C – Ask only if organization is directly involved in construction activities.
- Question C – Massage response codes for this question.
- CHODO – Community Housing Development Organization.
- Missing Question for nonprofit – Are you interested in providing services or support to DHHL for modernization and other renovation projects? This would allow for tapping into NAHASDA and getting around Davis-Bacon issues.
- Missing Question – Do you have any federal funding sources that can be directed toward housing (USDA offers a lot of TA and funding for rural housing in the State of Hawaii)
- Missing Question – Do you offer any beneficiary education (i.e. home maintenance or financial literacy education).

- Missing Question – What makes you qualified to work with the Native Hawaiian community?
- How many people do you serve (both big N and small n)?
- Based on their area of work, what are specific places of need?
- There is a broader set of Native Hawaiian organizations that can be utilized.
- Utilize a Native Hawaiian Registry: Kamehameha or National Registry for those not sampled by DHHL.
- Need to make the distinction of organizations that help everyone including Native Hawaiians and those who specifically help Native Hawaiians – those who have homestead expertise.

What Organizations Should Be a Part of the Study?

- Homestead organizations should be on the list (members of Sovereign Councils of the Hawaiian Homelands Assembly as well as those that are not). There are approximately 50 homesteads statewide. Every association has their own unique structure/situation. Respondent should be the President.
- Helen Wai (Hale Huakai).
- Council for Native Hawaiian Advancement (CNHA).
- Office of Hawaiian Affairs – Lending program (Leatrice Kauahi) and other local registries.
- Housing Finance Development Corporation (partners with DHHL to get county level data on Native Hawaiians).
- Department of Health (regular studies on Native Hawaiians).
- Kamehameha Schools (data collection).
- Papakolea, for example, as a homestead, has done confidential data collection on the demographics of their homestead. It is often questionable the validity and comprehensive-ness of data gathered from list of organizations on the list.
- University of Hawaii, including Center on the Family, Urban Planning, and other relevant departments (homelessness studies).
- Hawaii Housing Authority (homeless study on Native Hawaiians with 50 percent blood quantum). Hawaii Housing Authority is a standard housing authority.
- Department of Social Services.

- Keolamamo, Queen's Health, Napuuwai.
- Churches on Molokai are valuable entity.
- For organizations that serve the entire state, there is a need to collect responses from individuals at the county level (i.e., Alu Like).
- Recognize the difference between those that serve people on trust lands, and those that serve a broader constituency.
 - Potential: CNHA, Hawaii Community Assets, Kauai Kahua Inc.

The Most Important Thing to Keep in Mind about the HUD Housing Needs Study

At the end of Day Two discussion on survey questions and outreach, participants were asked to write down, individually, their response to the following question, “PD&R, as you move forward to implement this study, the most important thing to keep in mind is...” Listed below are the verbatim responses to that question grouped together by common themes.

Focusing on Native Hawaiian Input

1. The best policy decisions for Native Hawaiians are informed and made by Native Hawaiians.
2. The assessment of Native Hawaiians has to include input from Native Hawaiians themselves.
3. Value placed, face to face, input from Native Hawaiian families.
4. That the information received from study will impact those who may not have had a voice or any input.
5. Include all Hawaiians, not just DHHL.
6. Closing the communication gap between facilitator/interviewer and those being surveyed, assuming you can fund focus groups.
7. Everything is a buy-in, especially by the community.
8. Remembering what you heard and felt.

Cultural Sensitivity

1. The people, Native Hawaiians, their identity and who they are, why do they exist, what is their purpose. Their culture, their value, their lifestyle, their place. Humble people. Aloha aina (love the land). Aloha kekahi i kekahi (love one another). Malama aina, na kupuna, na opio, na makua, na aumakua (take care of the land, our grandparents, our youth, our parents, our ancestors. He Hawaii au mau a mau (I am Hawaiian forever and ever).
2. Being culturally sensitive to the needs of Native Hawaiians; reaching the people that are not presently being heard.
3. Not to be divisive in dealing with the Hawaiian community.
4. People of Hawaii deeply care about the people and the place we call home.

5. Everything is not reducible to quantification; remember the qualitative aspects that relate lower case n native – Hawaiians.
6. The concept of “Aloha.”

Multiple Dimensions of Need

1. That most Hawaiians want to live in Hawaii, whether we’ve always been here and never left or had to go away for education or employment.
2. That there are many needs that represent a variety of circumstances; please consider all voices.
3. You need to be aware of the varying definitions of Native Hawaiians and treat their diverse needs differently.
4. Everyone that you interview will respond based on their perspective, with their own agenda.
5. The true needs of all the people the study is intended to help.
6. Asking the right questions to assure the needs of the Native Hawaiians are met.